



PO Box 77404
Ewing, NJ 08628
STATEMENT ENCLOSED

Statement Date:	12/01/23
Account Number:	0185699188
Payment Due Date:	01/01/24
Total Amount Due:	\$2,762.03

If payment is received after 01/16/24, \$91.58 late fee will be charged.

3-836-BUU61-0039735-002-000-000-000-000

MANISHA BHIMAVARAPU
VENKATA SURESH REDDY# MODUGULA
1236 WATCHER WAY
APEX NC 27502-7411

Contact Us

Customer Service/Pay By Phone: 855-753-6201

Website: uwm.loanadministration.com

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

Account Information	
Property Address:	176 LENNEI LN GARNER, NC 27529
Outstanding Principal:	\$294,051.06
Escrow Balance:	\$1,889.72
Maturity Date:	October 2053
Interest Rate:	8.62400%
Prepayment Penalty:	NONE

Explanation of Amount Due	
Loan Set Up on Automatic Payment/ACH *	YES
<small>*If your account is set up on Automatic Payment/ACH as indicated above, your account will continue to draft as scheduled.</small>	
Principal	\$176.35
Interest	\$2,113.25
Escrow (for Taxes and Insurance)	\$472.43
Other	\$0.00
Current Payment Due 01/01/24	\$2,762.03
Total Fees Charged Since Last Statement	\$0.00
Overdue Amount	\$0.00
Total Amount Due	\$2,762.03

Transaction Activity (11/02/2023 to 12/01/2023)				
Date	Effective Date	Description	Charges	Payments
12/01/23	12/01/23	PAYMT - THANK YOU		\$2,762.03

Past Payments Breakdown <small>*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.</small>			
	Paid Since Last Statement	Paid Year to Date	
Principal	\$175.09	\$348.94	
Interest	\$2,114.51	\$4,230.26	
Escrow (Taxes and Insurance)	\$472.43	\$1,889.72	
Other	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
*Unapplied Funds	\$0.00	\$0.00	
Total	\$2,762.03	\$6,468.92	

Important Messages
Thanks for working with Green River Capital Corp.. If you or a friend ever needs any help financing a home in the future, please call (516) 708-4900.



United Wholesale Mortgage, LLC NMLS 3038

See Reverse Side For Additional Important Information Please return this portion with your payment

MANISHA BHIMAVARAPU
VENKATA SURESH REDDY# MODUGULA
APEX NC 27502-7411

Check this box if your address or personal information has been updated on the reverse of this payment coupon.

Make Checks Payable To:

United Wholesale Mortgage

JO

Payment Due Date:	01/01/24
Current Payment:	\$2,762.03
Past Due Amount:	\$0.00
Unpaid Late Charges:	\$0.00
Other Fees:	\$0.00
TOTAL AMOUNT DUE:	\$2,762.03
After 01/16/24 Pay:	\$2,853.61

Account Number:
0185699188

Amount Enclosed



Late Charge	\$ _____
Additional Principal	\$ _____
Additional Escrow	\$ _____
Other Fees	\$ _____
Total Amount paid	\$ _____

*See reverse side for instructions

Please do not fold, tape or staple check or coupon.
Please only use blue or black ink.

PAYMENT PROCESSING CENTER
PO Box 11733
Newark, NJ 07101-4733



IMPORTANT INFORMATION
Please Read Carefully

Payment Information:

Payments are due and payable by the Payment Due Date. Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.
2. **Do not send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. **Do not send partial payments.** The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment due.
5. If payment is in excess of the amount due, you must indicate on the coupon how the excess is to be applied. **Monies received in excess of the payment due that are not identified for application may be used to make multiple payments, which could make your loan current or 1 month prepaid. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.**
6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments Correspondence	Tax Bills	Insurance	Collections	All other Correspondence
PAYMENT PROCESSING CENTER PO Box 11733 Newark, NJ 07101-4733	Current Tax Bill not needed (please see below for details)	PO Box 202028 Florence, SC 29502-2028 mycoverageinfo.com/cen300	PO Box 77407 Ewing, NJ 08628 FAX 609-538-4017	PO Box 77404 Ewing, NJ 08628 FAX 609-538-4005

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING. THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287, or go to <https://hudgov-answers.force.com/housingcounseling> for a list of homeowner counselors or counseling organizations in your area.

Automatic Payment (ACH):

We offer a free, convenient service that automatically debits your payment each month from your checking or savings account. To take advantage of this service, visit our website (if offered) and complete the Automatic Payment (ACH) Authorization or contact Customer Service directly.

Payoff Request:

A written request should be submitted in advance for a payoff statement, please have your account number available. There are a few ways to request a payoff statement. For 24/7 service, you can call (877) 7-PAYOFF or (877-) 772-9633 (please note, a payoff statement preparation fee may apply, if permitted by applicable state law). You may request a payoff statement online that will be available in the document center within 24 hours, or you may speak to a live chat representative during business hours. Payoff funds must be remitted in the form of a wire, certified check, bank/cashier's check or attorney's trust check.

Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement cost value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at www.mycoverageinfo.com/cen300, by email: cen300@mycoverageinfo.com (one policy per email) or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please refer to the contact information on the front page of this statement.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please refer to the contact information on the front page of this statement.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us by calling the customer service number located on the front page of this statement, so that our records can be updated.

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

Address Change Name Change Marriage Divorce Death

*Thank You
For Your Business
Throughout The
Year!*